

## II. REMARKS

The Examiner is requested to enter the amendment and reconsider the application. It is believed that no new matter has been added.

In the Office Action, claim 26 has been rejected pursuant to 35 U.S.C. Sec. 112. The Examiner contends that the claim is contradictory and confusing in scope, for reasons more particularly set out in the Office Action.

In the Office Action, claims 1-5, 7-9, 11, 38, 39, 42, 43, and 45-54 have been rejected pursuant to 35 U.S.C. Sec. 102. The Examiner contends that Sullivan anticipates these claims for reasons more particularly set out in the Office Action.

In the Office Action, claims 27, 36, 40, and 41 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Petit, renders these claims obvious for reasons more particularly set out in the Office Action.

In the Office Action, claims 6, 10, 37, and 44 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Hastings, renders these claims obvious for reasons more particularly set out in the Office Action.

In the Office Action, claims 12-26, 28-35 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Johnson, renders these claims obvious for reasons more particularly set out in the Office Action.

In the Office Action, claims 5, 6, 9, 10, 37, and 44 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Zandi, renders these claims obvious for reasons more particularly set out in the Office Action.

In response, claim 26 has been amended.

With respect to the rejections under Sec. 103, Applicant requests an interview to better understand the rejections, and it is respectfully submitted that the rejections are improper pursuant to 35 U.S.C. Sec. 132 and Rule 104 for not providing sufficient *information*.

Sullivan appears to be directed to “insurance premiums” (plural), e.g., at Col. 8, line 50, so it is not seen, from the Office Action, how each (singular) of Applicant’s “closing costs” at specification Page 3, line 11, is being construed in connection with Sullivan’s plurals. For example, is it being contended that Sullivan’s “premiums” would be modified to become, for example, downpayments (plural?) as applied to Applicant’s claim 10. With this in mind, it is not clear, from the Office Action, how the external residential mortgage expense that has been selected over the Internet by a cardholder from a plurality of external residential mortgage expense options is being inferred from the cited art and applied to the claims. Applicant respectfully requests this *information* and an interview.

With respect to the present application, the Applicant hereby rescinds any disclaimer of the scope made in any parent application or any predecessor or related application. The Examiner is advised that any previous disclaimer, if any, and the prior art that it was made to avoid, may need to be revisited. Nor should a disclaimer, if any, in the present application be read back into any predecessor or related application.

III. CONCLUSION

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefore.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,



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Peter K. Trzyna  
(Reg. No. 32,601)

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824